

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ian Heckman
 Debtor

Case No. 19-17827-pmm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db +Ian Heckman, 4187 Hill Terrace Drive, Sinking Spring, PA 19608-9365
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14440415 +A.B. Martin Roofing Supply, 82 Garden Spot Road, Ephrata, PA 17522-9766
 14440416 +Aluminum Building Products, 601 S 5th St, Reading, PA 19602-2650
 14440417 +Capital One Auto Finance, P.O. Box 30253, Salt Lake City, UT 84130-0253
 14440420 +Cenlar FSB, PO Box 77404, Ewing, NJ 08628-6404
 14440424 +Dennise L. Heckman, 4187 Hill Terrace Drive, Sinking Spring, PA 19608-9365
 14440425 +Ebersole Electric LTD, 1980 Jay St, Lebanon, PA 17046-1825
 14440427 +FUNDATION FINANCE CO, 7802 MEADOW ROCK DRIVE, WESTON, WI 54476-5262
 14440426 +Fisher's Rental, 2698 Bernville Road Rte 183, Reading, PA 19605-9317
 14440428 +James Koppenhaver, PE, 575 Van Reed Rd, Wyomissing, PA 19610-1769
 14440429 +Lanco Concrete Supply, 409 S 7th St, Akron, PA 17501-1466
 14440430 +Lending Club Corporation, 595 Market Street, Suite 400, San Francisco, CA 94105-5839
 14440432 +Malsnee Title & Stone Inc, 1106 Stinson Drive, Leesport, PA 19533-9332
 14440435 +Universal CD CBNA, POB 6241, Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jun 25 2020 08:58:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2020 05:20:24
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 25 2020 05:20:53 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14440419 E-mail/Text: bbern@celticbank.com Jun 25 2020 05:21:41 CELTIC BANK CORP,
 268 S State St Ste 300, Salt Lake City, UT 84111-5314
 14440421 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 25 2020 05:19:22 Citizens Bank,
 1 Citizens Drive, Riverside, RI 02915
 14440433 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 25 2020 05:19:22 RBS Citizens NA,
 1000 Lafayette Blvd, Bridgeport, CT 06604
 14440418 EDI: CAPITALONE.COM Jun 25 2020 08:58:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14440423 E-mail/PDF: creditonebknofications@resurgent.com Jun 25 2020 05:14:18 Credit One Bank,
 PO Box 98872, Las Vegas, NV 89193-8872
 14440431 EDI: RMSC.COM Jun 25 2020 08:58:00 Lowe's Home Centers LLC, PO Box 965054,
 Orlando, FL 32896-5054

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14440422 ##+Cliff Seewagen, 110 Treichler Road, Alburtis, PA 18011-2033
 14440434 ##+Ronnie C Folk Paving Inc, 588 Water St, Shoemakersville, PA 19555-1308

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Keith
Form ID: 318

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com
STEPHEN MCCOY OTTO on behalf of Debtor Ian Heckman steve@sottolaw.com, info@sottolaw.com,
no_reply@ecf.inforuptcy.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Ian Heckman</u>	Social Security number or ITIN	xxx-xx-4691
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-17827-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ian Heckman

6/24/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.